



Study of Monroe County's Tourism Workforce

PART II: REPORT ON RETAINING TOURISM WORKERS

November 14, 2006

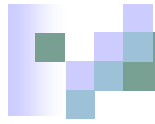
Monroe County Tourist Development Council

Marketing Research Department



Report Overview

- Focus – Housing
 - Affordable housing initiatives in the Keys
 - Case studies: affordable housing outside the Keys
 - Employer Assisted Housing
- Review other top factors, mitigation programs
- Pull out employee resource list



Part I: Housing

- What does affordable housing mean?
 - Generally, no more than 30% income toward housing costs
 - “Workforce Housing” – for working residents
 - “Affordable Housing” – may also include elderly, special needs
 - “Community Housing” – reduce social stigmas, or signify higher income limits
 - “Attainable Housing” – also reduce social stigmas, paradox



Affordable Housing Committees in the Keys

- Monroe County Workforce Housing Task Force
- Key West
 - Community Housing Committee
 - RAISE – Research, Analysis, Investing, Savings and Economics
 - Bill Hettinger – guest of Rodel & Key West Association of Realtors
- Marathon Housing Task Force
- Islamorada Workforce/Affordable Housing Citizens Advisory Committee



Consistent Themes

- Utilize existing housing stock through tax incentives for affordable rentals
- Work with FEMA to preserve downstairs enclosures
- Create renewable funding sources
- Advocate for bigger share of State funding, like Sadowski Act Doc Stamps
- Allocate more annual unit allotments
- Utilize land trusts to purchase land and lease back to rentals and owners



Consistent Themes Continued..

- Task agency with oversight of sale, resale, rental and continued compliance of housing units
- Task staff member with Affordable Housing oversight
- Task agency with creating and executing community outreach programs
- Extend length of deed restricts to ensure affordability in perpetuity
- Use fractional ROGOs for smaller units



Expanding Recommendations

- Utilizing existing housing stock using tax incentives
 - Extend “Save our Homes” to affordable rentals, caps annual property tax increases
 - Sliding scale for income groups
 - Grant exemptions
 - Proportion to value of property
 - Sliding scale for income groups
 - Change valuation method
 - Appraise unit based on income potential at affordable rates, not market rates
 - Require units meet code



Expanding Recommendations Continued...

- Extend use of land trusts to rental units
- Ensure tourism workers have seat at the table
- Ensure income limits, size, ownership structures are varied to fit needs of community
- Host housing resource fairs in Lower, Middle and Upper Keys
- Create web site for tourism workers
- Follow F.I.R.M.'s example with affordable housing grassroots advocacy group
 - Fight NIMBYism



Case Studies



California – Marin County

- Featured on The Campaign for Affordable Housing www.tcah.org
- Series of print ads featuring community members in need of housing
- Distributed video tour of affordable housing complex



Workforce Housing

Who needs it?

We do!

San Rafael High School Teacher, Jesús Campos
San Rafael Police Officer, Katie Benniger
San Rafael Firefighter and Paramedic, Kevin Kelleher

PHOTO: MORGAN COWIN ©1998



**MARIN
CONSORTIUM
FOR WORKFORCE
HOUSING**

415.454.4163

MARIN CONSORTIUM FOR WORKFORCE HOUSING CORPORATE MEMBERS:

• Autodesk, Inc. • Bank of America • Classified Gazette • Corporate Media Systems, Inc. • Fair, Isaac • Frank Howard Allen Realtors • Guarantee Mailing Service • Luther Burbank Savings • Marin Airporth • Marin Independent Journal • Marin Scope Community Newspapers • Novato Advance • Old Republic Title • Pacific Coast Title • Pacific Gas and Electric • Redwood Bank • Ross Hospital • San Rafael Thrift & Loan • Semple Appraisals, Inc. • The Mechanics Bank • Woodring & Associates



Major emergency... can they help you in time?

ALBERT DUNN, JR. (Transportation, Marin General Hospital; living in Vallejo)
 NIKOLE CAMPBELL (Unit Clerk, Marin General Hospital; living in Vallejo)
 MARCUS LAMBERT (Director of the Surgery Center, Marin General Hospital; living in Guerneville)
 MARTHA COLARISI (RN, Case Manager, Marin General Hospital; trying to buy a house in Marin)

- With a median age of 41, Marin residents represent the oldest population in the state of California. The need for quality health care for Marin will only continue to increase.
- The hourly income required to buy the median-priced house in Marin is \$63 per hour—but the median hourly income of a registered nurse is \$18-\$28 per hour.

WORKFORCE HOUSING

Marin needs homes for the locally employed!

We need to change our attitudes about integrated housing, or we face continued shortages, and the inability of our own workforce to live where they work. We must all work together to solve this escalating problem.

GET INVOLVED ... partner with local businesses and support local projects:

- Build more second units throughout the county
- Create more rental units and increase densities in already developed areas
- Provide a range of housing serving all incomes
- Encourage mixed-use development that includes housing
- Advocate for more state and federal housing programs





California

- East Bay Housing Authority, Northern CA
 - Week-long educational program – **Affordable Housing Week**
 - Attracted 2,000 participants from 19 Northern CA cities and 2 counties
 - Gave a new face and voice to affordable housing
 - community members were the voice
 - Visuals of actual community projects were the face
 - Highlight was leadership breakfast for elected officials
 - How to handle concerns of constituents

Colorado

■ Eagle County/Vail

www.eaglecounty.us/housing



The screenshot shows the Eagle County Official Website. The header features the Eagle County logo and a navigation bar with links to County Officials, County Services, Community, Videos, Calendar, Contact, and Home. A search bar is also present. The main content area is titled 'Housing' and includes a 'Housing Menu' with links to Home, Contact Information, Affordable Housing, Home Ownership, Planning Document, and Statistics. Below this, there is a section for 'Affordable Housing' with a 'Tips for Locating Housing Within Your Means' section. This section lists several bullet points: if considering a home purchase, explore the Down Payment Assistance Program and the Mortgage Credit Certificate Program; if interested in renting, Eagle County owns various properties like Riverview, Lake Creek Village, and Golden Eagle Senior Apartments; in general, rents and home prices are more affordable as you proceed down-valley from the ski resorts; each township has affordable housing programs; check with your employer for housing assistance; roommates are a popular option; and don't forget to check newspapers for private ads, condo and lockoff vacancies. The two online newspapers serving the Vail valley are the Vail Daily and the Vail Trail. If interested in the Roaring Fork Valley, two on-line papers are the Aspen Daily News and the Aspen Times. Below this, there is a section titled 'How to Find Affordable Housing in Eagle County' which states that housing is a paramount concern for the County government, townships, and employers, and that the website provides information regarding County affordable housing opportunities.

■ Pitkin County/Aspen

www.aspenhousingoffice.com



The screenshot shows the Aspen/Pitkin County Housing Office website. The header features the Aspen/Pitkin County Housing Office logo. The main content area is titled 'Home' and includes a 'Rental Properties' section with links to Rental Properties, Golden Eagle, Lake Creek, River View, For Sale Properties, Brett Ranch, Miller Ranch, and Riverwalk. Below this, there is a 'Popular Links' section with a link to 'CLICK HERE TO VIEW THE ASPEN/PITKIN COUNTY HOUSING OFFICE'.



The Aspen housing program exists to help Pitkin County workers seeking home ownership or long and short-term rental opportunities, who would not otherwise have the opportunity to build a life as part of our community. To the left are navigation buttons to useful pages which can answer your questions, notify you of upcoming opportunities, and provide application forms and information for sales and rental units.

[Current APCHA Rentals](#)

[Current APCHA Sales](#)

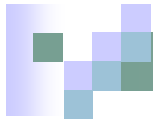
NEW! Post your [RENTAL](#)
and/or [LOOKING TO RENT](#) ad online

If you are new to this web site or the Aspen area, please click on our:
[Employee Housing Frequently Asked Questions](#)



Aspen/Pitkin County

- By 2002, 64% of residents lived in community housing
- Household Incomes up to \$214,000
- Focus on workers; also special needs, retirees who had worked in Aspen
- Tenants/Owners have to re-qualify every 2 years
- New developments – 60% affordable/40% market rate
- Funded by Real Estate Transfer Tax & Sales Tax



Vail/Eagle County

- Funded by 0.7% transfer tax
- Permanent “Home Buyers Assistance Committee” to help residents
- Units blend with community

Which is the Affordable Housing?



Affordable Housing
\$130,000 to \$240,000



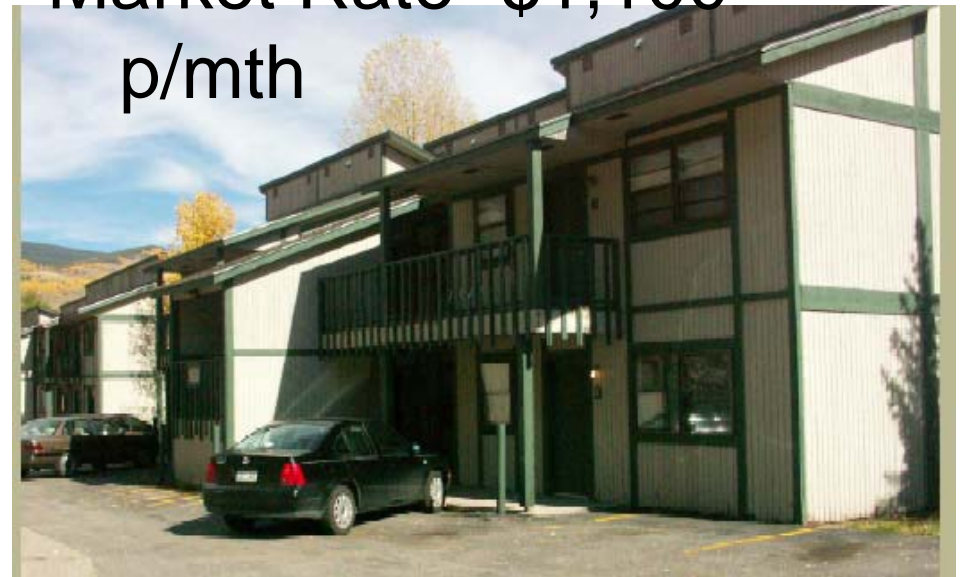
Market Rate - \$700,000



Affordable Housing \$500-
\$1,750 p/mth



Market Rate - \$1,100
p/mth



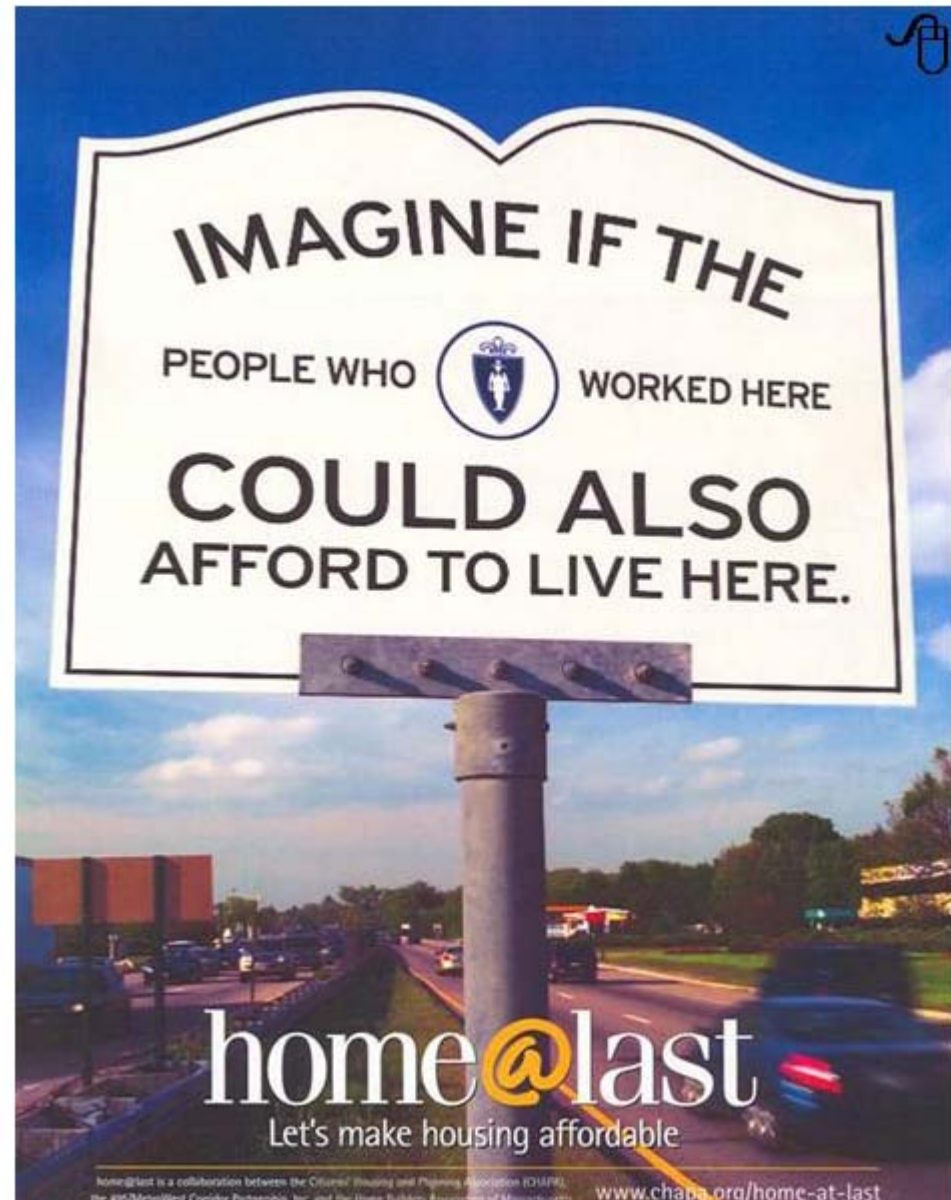


Massachusetts

- Top down (State to City) legislation drive
 - Municipalities must have 10% of stock affordable
 - Streamline development, higher density
 - Establish “Smart Growth” areas with 20% of new development required to be affordable
 - Get additional educational dollars to support
 - State matches “CPA” Funds
 - Up to 3% property tax surcharge for aff. housing, environment and historic preservation

Massachusetts - Local Municipal Efforts

- Essex County
(North Shore
Gloucester,
Salem,
Ipswich)





Cape Cod & the Islands

- Nantucket flies in est. 300 skilled labors a day
 - 1998 HUD report of recommendations
 - Nantucket public housing office
 - Funded by public & private grants
 - Ownership gap financing (\$25,000 low interest loans)
 - Convert donated houses to rentals (16 to date)
 - Up to 150% of median income, \$120,825



Cape Cod & the Islands

How Businesses Cope

- Red Jackets Inn

- Bought 5 properties to house workers

- Lower Cape Chocolate Sparrow Coffeehouse

- Subsidizes employee rents

- Ocean Edge Resort

- Buses in workers from mainland city 60 miles away



Examples like this throughout case studies

■ Central Oregon

- Restaurant gave \$1,000 bonus to line cook after 6 weeks of no applicants
- Ski resort needing staff of 400
 - increased salaries 25%
 - Offered child care
 - Held new employee orientation
 - Recruited workers from
- McDonalds franchise fully staffed through education bonuses, referral program



Other Case Studies in Report

■ Florida

- Florida Housing Coalition Guidebook for elected officials on combating NIMBYism
- Communities share our issues, opportunity to work together

■ Hawaii

- Needs 30,000 affordable housing units

■ New Orleans

- Effect of celebrity on success of housing projects

■ More Campaign for Affordable Housing Ad Examples

If he can't afford a place to live,
he can't afford to cook your meal.

- Minnesota



HousingMinnesota is a collaboration of organizations
working to create more affordable housing in Minnesota.

For more information,
visit www.HousingMinnesota.org
or call 1-888-265-2002.

Funded by The Minneapolis Foundation, the Minnesota Housing Finance
Agency, the Greater Minnesota Housing Fund, and the Family Housing Fund.



HousingMinnesota
Build the foundation



Employer Assisted Housing

- Lease rental units to sublet to employees
- Develop onsite housing
 - e.g. accessory infill units
- Develop or purchase offsite housing
- Offer Housing supplements
- Advocate for affordable housing projects in their area
- Offer education sessions on home buying, managing credit, affordable housing projects



Employer Assisted Housing Continued...

■ Assist with home purchase

- ☐ Down payment/second mortgage loan
 - e.g. Key West Bank – below market rate on 20% loan
- ☐ Forgivable loans
 - Often \$5,000, forgiven after 5 years of employment
- ☐ Deferred loan – deferred payback start time
- ☐ Grant
- ☐ Matched savings account



Part II: Reviewing Other Top Factors

Why are workers planning to leave?

1. **HOUSING COST** - **94%** *selected one or more housing factor*

- ☐ 56% current rent cost
- ☐ 51% can't afford to buy house
- ☐ 40% current home cost
- ☐ 3.2% Enticement of lower cost housing elsewhere

2. **PAY** – **55%** *selected one or more pay factor*

- ☐ 32% pay is inadequate
- ☐ 31.2% having to work multiple jobs to make enough
- ☐ 10.3% pay is too inconsistent/seasonal



Top Factors Continued...

3. **HURRICANES** - **41%** *selected one or more hurricane factor*
 - ☐ Stress from hurricane seasons 37% plus damage from prior storms 9%
4. **MEDICAL CARE COSTS** - **31%**
5. **FAMILY REASONS** – **28%** *selected one or more family factor*
6. **JOB SATISFACTION** – **23%** *selected one or job satisfaction factor*
7. **PRE-DETERMINED RELOCATION** – **11%** *selected one or more pre-determined short residency factor*



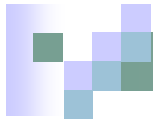
2. Pay – 54%

- In simplest terms, increase Pay
 - May not make ownership reality for some, but could alleviate 2nd jobs
 - 40% of this group worked multiple jobs
 - For others, this could make ownership reality
 - This group was minimum wage to \$100,000 earners
 - For others, pay too seasonal
 - “Seasonal Bonuses”
 - Credit of \$0.25 or \$0.50 per hour for each hour worked at end of season



Pay continued...

- Increase total benefits package
 - Fringe benefits
 - Day care – onsite/ reduced cost
 - Flex time
 - Providing employee meals or discounts
 - Product discounts for employees, friends & family
 - Fitness center/gym membership
 - Discount attractions, activities, events, movies



3. Hurricanes

Stress factor for 37%, damage 9%

- Help employees manage stress better
 - ☐ Offer preparation information
 - ☐ Time to prepare
 - ☐ Paid leave for storm – flex hurricane bank
 - ☐ Communicate better during event
 - ☐ Post-event manage stress



4. Medical Care costs

- Factor for 31%
- Only half of tourism businesses offer health insurance
 - If you don't offer health insurance, add to package
 - Leasing programs can make more affordable
 - Else, educate employees on low cost & free alternatives
 - Rural Health network \$10 co-pay
 - Womankind – sliding scale fees



5. Family Reasons

- Do employees have adequate vacation time to visit mainland family?
- Do employees know of Family Medical Leave Act for dealing with sick family?
- Create affordable housing for multigenerational living



6. Job Satisfaction

- No promotion opportunities main reason
- Show career path
 - Offer coaching, mentoring
- Training
 - HSMAI certifications
 - Customer Service
 - Mobile and off-site
 - Language skills
 - Orlando uses electronic devices to teach english



7. Pre-determined Relocation

- Addressing other factors could address this
- Health insurance, home ownership could entice seasonal work to become permanent



Employee Resource Pull-Out

- Contacts for special loan programs
- Contacts for organizations offering affordable rentals or home ownership
- Rural Health network affordable medical care info
- Resources for hurricane stress management



For a copy of this report, or the original
study, visit TDC page on County web site
www.monroecounty-fl.gov

Or contact:

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